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NAVY LIVE, Chief of Naval Operations Public Affairs

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1.) New Career Tracks Boost Flexibility for SWOs/ 20 JULY 15

NAVY TIMES, David Larter

Burned out with sea duty after your first tour? Yep, there's a track for that.

Surface bosses announced the creation of five new career paths for surface warfare officers in a move to increase career flexibility and retain more black shoes.

One track allows officers to get a graduate education and postpone their second division officer tour.

Billed as the biggest changes to the rigid SWO career path in decades, the plan gives SWOs choices without sacrificing sea time.

"We remain true to our values," Capt. Brad Cooper, the SWO community manager, said in a July 14 interview. "People still achieve the same things, and it's on the individuals' shoulders to decide what's best for them and their families."

The changes might also mean big bucks. SWO officials have asked for authority to pay a \$105,000 bonus to those who screen for department head at their first look, Cooper said, provided they commit to two department head tours or roughly five years.

The proposed department head bonuses for the extra commitment would be tiered, with a second look pulling \$95,000 and third look taking in \$85,000, Cooper said.

Additionally, the community is proposing to stop managing officers through year groups, and would instead focus on performance as the main determining factor for promotion. That could shatter the rigid SWO track that generations of officers have trod, but could complicate the process of comparing those from different tracks for promotion.

Another move allows underperformers to stay at their current rank a little longer to give them time to blossom.

Cooper said the changes are intended to improve the SWO branch, among the Navy's largest officer communities, and respond to calls for more flexible and agile career paths by leaders like Defense Secretary Ash Carter and Navy Secretary Ray Mabus.

"Surface Warfare is leading the way on this," Cooper said. "We are the first to bring all the concepts and ideas and turn this into an actual plan."

Five tracks

The plan, rolled out at the Surface Navy Association West Coast Symposium on July 16, creates three new tracks, leaving the traditional track and the nuke SWO tracks in place.

The traditional track for a young ensign fresh out of commissioning: Basic Division Officer Course, followed by the first division officer tour; another round of training then second DIVO tour; a shore tour; and department head school then department head, followed by either early command, for the front runners, or a second department head tour.

Cooper and company believe that if you give junior SWOs more options, they will be more likely to want to stay Navy.

The tried and true SWO track is sticking around, Cooper said, but it will be an "accelerated warfighter track" that offers one prolonged division officer tour followed by a coveted slot at a weapons tactics instructor school.

Weapons tactics instructors are experts trained at the Naval Surface and Mine Warfighting Development Center in fields such as anti-air warfare or mine hunting, and they are sent back to the fleet to train crews — much like aviation's "Top Gun" model.

After their WTI tour, SWOs can go to grad school or an industry tour before the department head tour.

The third track is the shipboard readiness track, which looks very similar to the traditional track, only the shore tour focuses on teaching at places such as the Naval Academy, Surface Warfare Officers School or the Basic Division Officer Course, according to a fact sheet.

The fourth track, and perhaps most revolutionary, is the "accelerated skillset development" track that basically switches the second division officer tour with the shore tour, and would allow officers who have been in the Navy less than three years to pursue graduate education.

While it may seem strange to take a hot-running division officer off sea duty and send him or her to school, Cooper insisted the track is designed to invest in top talent — not to give mediocre DVOs a breather.

"We're sending superstars into this program," Cooper said. "The first officer selected for this is the number one division officer on [the destroyer] Stockdale."

The fifth track, the nuke track, will see a few tweaks, including a first DVO tour trimmed from 28 to 24 months, and opportunities to participate in some of the other opportunities.

The tracks also build on other initiatives announced in recent days, including industry internships, that will send JOs to Fortune 500 companies during their shore tour.

For example, the accelerated skillset track offers the option to take a break at the nine-year mark, or earlier if they've elected for the long DVO tour.

Unhappy SWOs

Keeping junior SWOs in the Navy has bedeviled leadership, and survey after survey has shown that junior officers tend to be the most dissatisfied with the career field.

A 2013 survey of SWOs found that JOs were less likely to see their work as valuable and less likely to be satisfied with their perceived value to their command.

SWOs have consistently listed micromanagement, too many inspections and strain on family as reasons they are dissatisfied.

A few parts of the SWO overhaul aim squarely at those complaints, including the career intermission program, which allows sailors to take up to three years off. (The commitment is two months for every one month off.)

It's been billed by the Navy as a chance to start a family or pursue education outside of the Navy pipeline, and return refreshed and ready to serve.

Additionally, Cooper said the changes renew and expand his community's commitment to co-locating military spouses, another major source of dissatisfaction.

Cooper acknowledged that there would be some skepticism but said this is the right time to loosen up the notoriously rigid SWO career. SWOs with more choices, he said, will ultimately benefit the Navy.

"Talented people who are empowered with choices serve their community well," he said.

2.) CNO Releases Annual Navigation Plan/ 20 JULY 15 [\[LINK\]](#)

Chief of Naval Operations Public Affairs

WASHINGTON (NNS) -- Chief of Naval Operations (CNO) Adm. Jonathan Greenert on Monday released a document that highlights the U.S. Navy's intended track and investments for the next five fiscal years.

"This year's navigation plan highlights our Navy's key investments, which support missions and functions outlined in the defense strategic guidance (DSG)," said Greenert in the document. "Our mandate is to be where it matters, when it matters, ready to respond to crises and ensure the security that underpins our global economy."

Greenert's 2016-2020 Navigation Plan defines how the Navy will use its resources to safely and effectively pursue the vision detailed in Sailing Directions.

Each year since Greenert released the Sailing Directions the Navigation Plan has described the annual Navy's budget submission for the future years.

In the plan Greenert explains the requirement to the four enduring functions around which the Navy has historically organized, trained and equipped: deterrence, sea control, power projection and maritime security, as well as capabilities related to a new fifth function, all domain access. This plan highlights how investments will support Navy missions through the lens of the three tenets: Warfighting First, Operate Forward and Be Ready.

Greenert emphasizes in the document that everything Sailors and civilians do must be grounded in the responsibility of warfighting first. He says the Navy must have the capability and capacity to conduct war at sea and win decisively. He provided a list of capabilities that center on this objective and followed with a comparable list of items that support operate forward and be ready.

Additionally, the Navigation Plan summarizes the six programmatic priorities that guided the Navy's budget planning for the future of the fleet: maintaining a credible, modern and survivable sea-based strategic deterrent, sustain forward presence, distributed globally in places that count, develop the capability and capacity to win decisively, focus on critical afloat and ashore readiness to ensure our Navy is adequately funded and ready, enhance the Navy's asymmetric capabilities in the physical domains as well as in cyberspace and the electromagnetic spectrum and sustain a relevant industrial base, particularly in shipbuilding.

This navigation plan was released by Greenert to Navy's senior leaders and distributed on Navy's social media properties as a priority to be communicated at all levels.

Sailing Directions and earlier Navigation Plans can be found on his leadership page.

To view the CNO's Navigation Plan, [click here](#).

3.) Obama Announces New Credit Protections for Troops/ 21 JULY 15

MILITARY TIMES, Karen Jowers

President Obama on Tuesday announced that the Defense Department will expand existing credit protections for troops and families against predatory lenders.

Speaking to the 116th national convention of the Veterans of Foreign Wars, Obama told attendees that the new rules are part of the ongoing fight "to give our troops ... every chance to enjoy the American Dream."

He noted that there is an existing law, the Military Lending Act of 2006, designed to protect troops and their families against "unscrupulous predatory lenders."

"But ... some of the worst abusers, like payday lenders, are exploiting loopholes to trap our troops in a vicious cycle of crushing debt," Obama said. "The Defense Department is closing these loopholes so we can protect our men and women in uniform from predatory lenders. It is the right thing to do."

In a media call with reporters the night before Obama's speech, administration officials said implementation of the new rules will begin Oct. 1 but will not take effect for troops and families for a year or more. New credit card protections, for example, will not kick in until Oct. 1, 2017.

But when all the new rules are finally in place, they will close loopholes in the original regulations that spun out of the 2006 law, which limited the annual interest rates that service members could be charged to 36 percent.

However, the law gave DoD broad authority to define the types of loans covered, with the exception of mortgages or purchase-money loans such as vehicle loans. And in its initial implementation of the law in 2007, DoD placed narrow limits on the types of credit covered: payday loans, vehicle title loans and refund anticipation loans.

Consumer advocates have routinely criticized that decision ever since.

The new rules broaden the definition of consumer credit covered under the law to also include deposit advance loans, installment loans and credit cards extended to active-duty service members and their families.

Defense officials have realized since the initial rules were implemented that they needed to be expanded, said Brad Carson, acting under secretary of defense for personnel and readiness, in a press call with reporters.

"This is an historic event for us," Carson said, adding that the new rules will enhance military readiness through the added protections for troops and families.

For too long, lenders have put an unacceptable strain on military families through high-cost loans, said Jeff Zients, White House National Economic Council Director, who added that the new rules will give troops and families "critical protections."

In crafting the updated rules, defense officials have worked with a number of federal agencies, including the Consumer Financial Protection Bureau, Federal Trade Commission, Federal Deposit Insurance Corporation, National Credit Union Administration and the Treasury Department. Extensive public comment before and after proposing the rules also was taken into account.

Some banks and credit unions have expressed concern that the proposed rules would block some affordable alternatives to predatory loans. Debbie Matz, chairman of the board of the National Credit Union

Administration, said the annual percentage rate under the Military Lending Act includes fees that are normally exempt from the APR charged to those outside the military community.

For example, on many small, short-term loans, an application fee of \$20 to cover processing costs, added to an interest rate of 24.6 percent, would push the effective military APR above 36 percent.

Carson said the final rules provide some limited exemptions for small short-term loans. "This way, service members will have a variety of options," he said.

Addressing the problems with loopholes in the initial DoD rules has been a "sustained, long-term effort" for DoD, said Holly Petraeus, assistant director of Servicemember Affairs for the Consumer Financial Protection Bureau.

Petraeus noted that while the Military Lending Act has had a beneficial impact for troops and their families, some predatory lenders have taken advantage of loopholes.

She gave an example of one military loan with an APR of 300 percent, made possible because the loan was technically longer than what was covered under the DoD regulations.

Such lenders often use names that sound like they are affiliated with the military, and use military imagery to target those in the military community. Petraeus said financial counselors have told her stories of many service members who are struggling under the weight of high-interest loans.

A number of lenders have said troops and families need access to these high-cost loans as an alternative, and for convenience, Petraeus said, but added that when she sees 20 "fast cash" businesses outside the gates of a military base, "that's not a convenience — that's a problem."

4.) New IDWO Instruction Released/ 22 July 15 [\[LINK\]](#)

NAVIDFOR, Public Affairs Office

SUFFOLK, Va. (NNS) -- Navy Information Dominance Forces (NAVIDFOR) released an updated Information Dominance Warfare Officer (IDWO) Qualification instruction that expands who is eligible to receive the designation, and outlines new requirements and procedures for facilitating the program.

The IDWO designation signifies eligible Navy officers have acquired specific knowledge, skills and experience, and have demonstrated proficiency at the professional level of competence required for satisfactory performance of assigned duties. NAVIDFOR's release of COMNAVIDFORINST 1412. 1 is the first update to the IDWO instruction since it was initially released by OPNAV in September 2010.

NAVIDFOR updated and released the instruction after OPNAV N2/N6 agreed it made sense for the type command (TYCOM) to take over the program. NAVIDFOR will become a "one stop shop" for the information dominance warfare qualification program. NAVIDFOR recently released an updated instruction for the Enlisted Information Dominance Warfare Specialist (EIDWS) in May 2015.

"This is the first revision to the IDWO program since its inception in 2010," said Rear Adm. Matthew J. Kohler, NAVIDFOR's commanding officer. "The changes to the instruction reflect the Navy's high demand signal for information dominance warfighting skills and capabilities needed to succeed in today's operational environment."

The most significant change in the new IDWO qualification instruction is the addition of four designators that were recognized as making significant contributions to information dominance. Designators from the 618X - Limited Duty Officer (Electronics- Surface), 628X - Limited Duty Officer (Electronics- Submarine), 629X - Limited Duty Officer (Communications- Submarine) and 718X - Chief Warrant Officer (Electronics Technician- Surface), will now be eligible to participate in the program.

Another significant change allows, under certain circumstances, non-information dominance officers to participate in the IDWO program and earn the IDWO warfare designation. These officers will have to demonstrate sufficient information dominance experience and meet certain criteria before applying for eligibility.

The officer must be assigned to a billet that requires performing information dominance functions as their primary duty. Non-information dominance corps (IDC) officers must pre-register with NAVIDFOR N13 on their intent to qualify for the IDWO designation. Pre-registration must include documentation showing a minimum of 18 months, within the past 5 years, of prior information dominance experience in their primary duties. Applicants must also provide documentation showing information dominance functions in their current assignment.

Pre-registration must be approved by NAVIDFOR before commencing the qualification process. Once approved, the officer will have up to 36 months to complete the IDWO qualification. In addition to completing the IDWO personnel qualification standards (PQS) and successfully passing an IDWO oral board, the officer will need a recommendation by their commanding officer. Since this is an optional qualification for non-IDC officers, there will be no penalty for non-completion.

The updated instruction also solidifies the relationship between the active and reserve components. The changes ensure active duty and reserve personnel will have the same requirements for qualification, with the exception of the qualification timeline - 36 months for active duty Sailors and 60 months for reservists. The instruction provides oversight and management of the Information Dominance Reserve Command's (IDCRC) PQS and IDWO programs. PQS and IDWO package submissions for the IDCRC are now tracked through NAVIDFOR, the same way as the active duty components. The instruction outlines IDCRC support for the PQS and IDWO programs and includes language on communicating with NAVIDFOR and Centers for Information Dominance (CIDs) on emerging skill requirements. IDCRC is also directed to forward PQS and IDWO completion letters, extension letters and non-attainment letters to NAVIDFOR for validation and submission to PER-911.

The updated instruction provides new guidelines for review boards, which are used to test and qualify prospective IDWO officers. Group boards will no longer be authorized. Each member will be boarded separately, and will be done in person, unless the officer or IDC subject matter expert is not in the same geographic area. In those cases, board members can participate by other means, such as by phone or video teleconferencing. The current timeline requirements remain the same - 36 months for active duty members and 60 months for reservists.

The new instruction is intended to improve the requirements and procedures for designation as a qualified IDWO. The instruction pertains to all commands with IDC officers assigned and ensures that the IDWO designation can only be obtained through a formal qualification program.

A copy of the instruction can be downloaded from the NAVIDFOR Website at:
<https://usff.portal.navy.mil/sites/NAVIDFOR/admin/Instructions/Forms/AllItems.aspx>

NAVIDFOR is the Navy's global readiness-focused TYCOM responsible for providing Navy information dominance capabilities afloat and ashore. It provides commanders ashore and afloat, forward deployable,

combat-ready information dominance forces capable of conducting prompt and sustained naval, joint and combined operations in support of U.S. national interests.

For more news from Navy information dominance forces, visit www.navy.mil/local/navidfor/

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